

MAY 18 2005

Due Date: May 18, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicants: | Paul H. Phibbs, Jr. | Examiner: | Andrew J. Rudy |
| Serial No.: | 09/943,060 | Group Art Unit: | 3627 |
| Filed: | August 30, 2001 | Docket: | 9391 |
| Title: | CAPITAL ALLOCATION IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM | | |

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on May 18, 2005.

By: 

Name: George H. Gates

NOTICE OF APPEAL FROM THE EXAMINER
TO THE BOARD OF PATENT APPEALS AND INTERFERENCES

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. § 41.31, Applicants hereby appeal to the Board of Patent Appeals and Interferences from the final rejection of claims 1-15 of the above-identified application, as set forth in the Office Action mailed November 18, 2004.

Please charge the amount of \$500.00 to Deposit Account No. 14-0225 to cover the required fee

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for filing this Notice of Appeal as set forth under 37 C.F.R. § 41.20(b).

Respectfully submitted,

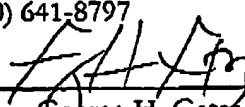
Paul H. Phibbs, Jr.

By their attorneys,

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Date: May 18, 2005

GHG/sjm

By: 
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